POVERTY REDUCTION THROUGH RURAL WOMEN SHGs - A CASE STUDY OF ANANTAPUR DISTRICT OF ANDHRA PRADESH

Synopsis

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Introduction

Poverty is almost a social misery, contaminated in an every socio-economic zone, spreading among all the deprived sections of the society gradually. The present study is basically put a dent on assessing the role of Self-Help Group approach in eradication of poverty if not reduce it. Its successiveness in generating income and the impact of micro credit on the empowerment of the women Self Help Group members. The present study attempts to explore the effectiveness of SHG in poverty reduction, particularly the assessment of strategies adopted by the members. The performance of SHG in income generation and the impact of micro credit on occupational structure of the members of the Self-Help Groups. Further the self-help groups have come out as a significant factor in generation of income by identifying the different occupations for the members which also requires conditions like better disbursement of the micro credit and skills to the members and these things should be taken care of the more active success factors in this area. The impact of poverty is experienced as phenomenon where every case of extreme deprivation always leads us to show the real magnitude of poverty.

Poverty actually requires no definition, since everyone knows or recognizes who is actually poor. Poverty is reflecting itself on the face of the poor, which is a constant companion of the poor and its presence or rather the symbols of its presence, shows the deprivation of several common needs.

Poverty actually means of those who have nothing, people whose lives are in constant danger due to the lack of all basic needs that are required for their survival. In general, extreme poverty means extreme deprivation i.e. deprivation of all basic amenities of life. It is seen along with the urbanization and modernization people met with different forms of poverty and every definition related to poverty is also changes with the inclusion of new dimensions.

Definitions of poverty and its impact on the socio-economic aspect of life can be referred to as the most viable question which needs to be addressed properly in different directions. Poverty is infecting every person those who are already living under the poverty line or those who are about to come under the

fold of poverty. Therefore, it needs to be cured as soon as possible because it quickly spread its poisonous ness in all the parts of the society.

Removal of poverty is the main objective of planning in India since from the inception of planning era starts and so; the poverty alleviation programmes have been given greatest importance in the field of economic development. For the removal of poverty, a direct anti-poverty scheme is required so that it can combat with all those factors which tend to increase the forces of poverty in both rural and urban areas. But the process of poverty alleviation can be more sustainable when all the members of the family are involved. Therefore, reduction of poverty should be an important concern of the development countries in order to attain economic development and welfare of the people. For alleviating rural poverty and freeing the rural masses from the vicious circle of poverty, a direct implementation of anti-poverty scheme is urgently required for which credit facility with reasional rate of interest has long been identified as one of the most crucial input for the upliftment of people.

The Self-Help Group (SHG) approach is a new paradigm in the field of rural development with main objective to increase the economic conditions of the poor people by provides access to credit resources, increase self-confidence, self-esteem and increase their creditability in all aspects of lives. Self-help group is a voluntary and self-managed group of women, belonging to similar socio-economic characteristics, who come together to promote savings among themselves. The poverty alleviation intervention of the SHG is in the form of undertaking economic programmes to provide employment, giving micro finance services to the poor so that they can get themselves acquainted with skills and occupational diversification. This new initiative is possible through organizing the poor women into Self-help groups.

The concept of self-help group

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quite revolution in Bangladesh in poverty eradication by empowering the poor women SHGs are small informal associations created for the purpose of enabling members to reap economic

benefit out of mutual help, solidarity and joint responsibility. The benefits including mobilization of savings and providing credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by -way of small savings but also help them to have access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus make them free from the clutches of moneylenders. Besides some of the basic characteristics of SHGs like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group. In general, the SHGs created on the above line of functioning have been able to effectively reach the poor, especially the women, help them obtain easy access to facilities like savings and credit to alleviate poverty by empowering them.

Micro finance programmes for women are promoted as a strategy for poverty alleviation and women's empowerment as well. For the last two decades, empowerment of women has become a key objective of development. In our present context, empowerment may be defined ideally as 'the continuous process where the powerless people become conscious of their situation and organise to improve it and access opportunities, an outcome were women take control over their lives, set their own agenda, gain skills, solve their problems and develop 'self-reliance. It is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affects their lives. Within the SHG approach, empowerment is embedded at many levels. In the present study, for examining the impact of SHGs and micro credit on empowering women and thereby reducing poverty, the framework developed by various Micro Finance Institutions, donors and International Agencies have adopted and modified to suit the context, the area of study and the culture of the people. The following indicators were used to assess the extent of empowerment and poverty reduction.

Economic and Financial Empowerment

The status of women is intimately connected with their economic position, which in turn depends on opportunities for women for participating in economic

activities. Women's ability to save and access to credit would give them an economic role not only within the household but, may be, outside it as well. Investment in economic activities taken by women would improve employment opportunities for women and thus have a "trickle down and out" effect. Here the specific issues examined are the Income Generating Activities (IGAs) taken up by the women members of the three regions of the district and the monthly returns from them, their contribution to the monthly family incomes, their level of savings, repayment behaviour, and changes in their physical assets and amenities after joining the group.

Income-generating activities and increase in income

In the Micro Credit Summit Preparatory Meeting (1995), Hillary Clinton said: "it is called micro, but its impact on people is macro. We have seen that it takes just a few dollars, as little as $10, to help a women gain self-employment to keep her family out of poverty. It is not a hand out-it is a helping hand". It is widely accepted that the returns from the economic activity are used for the welfare of the family and the community at large.

Review of Literature

Appa Rao (1999) in his article entitled “Rural Women and Poverty Alleviation” expressed the opinion that rural women are to be associated with poverty alleviation programmes right from the planning stage to end use. He contended that there is a need to bring changes the attitude of the state holders of the programme towards the participation in poverty alleviation. Besides, the unfelt needs are to be made felt needs through motivation for yielding better results and ensure better participation of rural women for overall use of human resources for their development.

K.Somasekhar and M.Bapuji (2005) in their paper on “Empowerment of Women Through Self-help Groups: The Case of DWCRA in Andhra Pradesh”, addresses the dynamics of empowerment of women in Andhra Pradesh by means of Self-Help-Groups strategy launched in early 1980s for improving the socio-economic status of these women. The strategy of Self-Help Groups based on the concept of micro-finance involving lakhs of poor rural women has legitimized their demand for equitable space in every sphere of life. The Self-

Help groups are formed as micro-credit network for promotion the socio-economic betterment of women as well as capacity building, micro-entrepreneurship, collective action with the ultimate aim of empowering these women in different spheres, the different women welfare programmes were converged with the Self-Help Groups for achieving the goal of empowerment of women more concretely and effectively. Deepam, Vlugu, Swarna jayanthi and all other women welfare initiatives are linked with the Self-Help Groups. This convergence has been meant for addressing the poverty among the rural women comprehensively and firmly for achieving their all-round emancipation which has been seriously engaging the minds of policy makers, feminists, leaders and women themselves. After critically examining these issues, the authors strongly argues that the DWACRA Groups strategy in Andhra Pradesh is a success story and a valuable experience. These Groups can play more effective role in empowering the poor women if the lapses of this strategy are identified and rectified. Once the women are empowered, their development is sure to take place overriding all the hurdlers that comes on its way, Empowerment of Women through Self-help Groups: The Case of DWCRA in Andhra Pradesh.

Kavita Chakravarthy and Vikas Batra (2006) have suggested that revolving fund should be used to supplement the group corpus and enhance the thrift and credit activities of the poor. Ear-marking of the allocation comes in the way and leads to faulty implementation of the scheme. While economic development of the country proved a lasting solution to the poverty in rural areas, the target oriented intervention through different programmes to deal with the problem of rural poverty can make the difference. Obviously the self-employment programmes like SGSY would account for a major role in the government's efforts for poverty alleviation. Efforts should be taken for the more participation of women in the programme with the more comprehensive approach of women empowerment and social peace.

Govindappa (2007)has made an attempt to study the impact of self help groups (SHGs) scattered among SC, BC and OC categories on empowerment of women in Anantapur district, Andhra Pradesh State from 20 self help groups (SHGs) have pre and post socio-economic conditions joining in the SHGs were

measured with visible socio-economic indicators which have bearing on empowerment his study reveals that majority (70%) of the respondents possess land while 30 per cent respondents are remained landless. He also observed that 50 per cent of the SC respondents have some bit of land and negligible percentage of respondents are depending up on agriculture by leasing the land on tenant basis. His study also covered aspect of the respondents and concluded that 50 per cent of the respondents had sanitation facility while another 50 per cent are using open areas for toilet.

S.Sudhakar Reddy (2008) in his essay on “Poverty dynamics in rural Andhra Pradesh”, made an attempt to discuss the poverty estimates for seen time periods (rounds) based on the National Sample Survey (NSS) data at the district level. The first five estimates are base on the state sample of the NSS data and the estimates for 1999-00 and 2004-05 are based on the central sample. The seven rounds are (i) 26th round from July 1971 to June 1972; (ii) 32nd round from July 1977 to June 1978; (iii) 38th round from January 1983 to December 1983; (iv) 43rd round from July 1987 to June 1988; (v) 50th round from July 1993 to June 1994 and (vi) 55th round from July 1999 to June 2000 and 61st Round from July 2004 to June 2005. The 1999-2000 and 2004-05 surveys may not be fully comparable with the earlier surveys because of certain modifications in the method of collecting information on consumption.

Arjun Sengupta (2010) in his special article on, “Human Rights and Extreme Poverty”, provides a rationale for defining extreme poverty as a combination of income poverty, human development poverty and social exclusion. It briefly discusses the implication of treating this combination as union or intersection of the three sets of people, suffering from these three types of poverty. It also brings out the significance of looking at extreme poverty in a human rights perspective, and what is its value addition to programmes of poverty eradication in different countries. Besides, it elaborates on the formulation of such programmes, in terms of human rights obligation through national actions, extending them to programmes of international actions. By spelling out the characteristics of these actions that make them to conform to a human rights approach, it discusses some of the anti-poverty programmes that

have been used in different countries like the United States, European Union, Africa and Asia and how they differ from a rights-based approach that has been developed in their paper.

Arjun Y Pangannavar (2010) in his article on, “Women SHG Programme and Rural Poverty: A Micro Study, says that the incidence of poverty is more in rural India. Governments made their efforts through rural development programme to overcome the problem of poverty. But these programmes are reduced to mere subsidy-giving programmes and by the by they failed to provide safety nets like guaranteed employment, stable assured income and gender justice, Self-Help Group programme is an innovative participatory approach to eradication of poverty. Women self-Help Groups are being played a very active role in eradication of rural poverty. As anti-poverty programme, SHGs has three thrust areas namely (i) women access to micro-finance and banking (ii) development of women micro-enterprise and (iii) women empowerment. The present micro level study has endorsed the right paradigm of rural development to eradicate poverty at gross-root level.

E.Nagabhushana Rao and K.Geetanjali (2010) in their article on “Self Help Groups and Women Empowerment: A Case Study” studied about the impact of selected SHGs shows that the impact was significant on issues related to child marriage, awareness about legal implications of the matrimonial litigations, hygienic practices, family planning practices, value of unity and education, inculcation of self confidence, awareness on articulation, decision making and change in expenditure patterns. However, the SHGs had relatively failed to meet the required level relating to issues like domestic violence, dowry system and in securing positions in the political system other than statistical reservations.

E.M.Reji (2011) in his article on “Microfinance and Women Empowerment: Evidence from Field Study”, examines the empowerment impact of micro finance programme of Neighbourhood Groups (NHGs) in Kerala and is based on primary data collected from 200 respondents in 30 NHGs functioning in 11 Gram Panchayats in Nilambur block in Kerala. The study revealed that apart from providing savings and credit access and increased income from generating

activities help the members to get respected in their family and community as well. This acceptance in turn helped to gain confidence, increased role in household decision making and control over resources, ability to freely interact with members of the groups as well as outsiders, ability to deal with adversities and involvement in community activities. The group activities are also found to be helpful in developing a greater sense of solidarity, closeness and will to shoulder responsibilities among the group members which are a true reflection of empowerment as a result of participation in group activities.

H.Sudhakara and T.Rajendra Prasad (2011) in their paper on poverty estimation in India and implications, considers that there has been a consistent decline in poor in all the states of India in recent years. The decline in the proportion of poor in the states of Kerala, Jammu and Kashmir, Goa, Lakshadweep Islands, Delhi, Andhra Pradesh, Gujarat, Tamil Nadu, West Bengal, Andaman and Nikobar Islands are quite significant. The decline in the proportion of poor in the rural areas and in the urban areas can be attributed to stable agricultural growth, increase in non-farm employment and the introduction of poverty alleviation programmes.

Manipadma Jena (2011) in his essay on “Slow March to Self Help” makes an attempt to discuss the march of Self-Help Groups in Orissa. The author discussed the role of governmental and non-governmental agencies in promoting SHGs in the state. Based on Bangladesh’s Gramin Bank prototype, thrift and credit women’s groups were first formed in Orissa in 1893. This model worked on saving a handful of rice to avail food loans in the lean season. The author says that entering the banks, sitting with the bank’s officials, is a huge confidence booster for women.

It is quite clear that the above studies touched on various aspects related to the SHGs in India, but were mostly in a general way covering the problems of women and the implementation of the programmes but did not touch the impact of SHGs on specific categories of people i.e., the Scheduled Castes, Scheduled Tribes, Backward Castes and other Women and how far this programme has helped them to generate additional income and employment in rural areas to come out of the vicious circle of poverty.

Statement of the Problem

More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries. Poverty has various causes, including structural ones. Poverty is a complex, multidimensional problem, with origins in both the national and international domains. The globalization of the world's economy and the deepening interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as risks and uncertainties for the future of the world economy. The uncertain global economic climate has been accompanied by economic restructuring as well as, in a certain number of countries, persistent, unmanageable levels of external debt and structural adjustment programmes. In addition, all types of conflict, displacement of people and environmental degradation have undermined the capacity of Governments to meet the basic needs of their populations. Transformations in the world economy are profoundly changing the parameters of social development in all countries. One significant trend has been the increased poverty of women, the extent of which varies from region to region. The gender disparities in economic power-sharing are also an important contributing factor to the poverty of women. Migration and consequent changes in family structures have placed additional burdens on women, especially those who provide for several dependants. Macroeconomic policies need rethinking and reformulation to address such trends. These policies focus almost exclusively on the formal sector. They also tend to impede the initiatives of women and fail to consider the differential impact on women and men. The application of gender analysis to a wide range of policies and programmes is therefore critical to poverty reduction strategies. In order to eradicate poverty and achieve sustainable development, women and men must participate fully and equally in the formulation of macroeconomic and social policies and strategies for the eradication of poverty. The eradication of poverty cannot be accomplished through anti-poverty programmes alone but will require democratic participation and changes in economic structures in order to ensure access women to resources, opportunities and public services. Poverty has various manifestations including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to

education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life. The SHG programme was initiated to help those women who are living below poverty line. But in practice the ineligible candidates got enrolled in the SHGs and obstructing to reach the fruits to real needy people. Hence the present study is a humble attempt to assess the role of SHG programme in eradication of poverty.

Objectives

The objectives of the study are as follows:

1. To discuss the position of Indian women and the problems encountered by her in social and economic spheres.
2. To study the estimates of poverty levels by various agencies at all India. state and district levels with special reference to women.
3. To identify the relationship between poverty, Self Help Groups and development.
4. To study the socio-economic profile of the study area and the sample respondents.
5. To study the positive and negative impacts of the SHG programme on selected beneficiaries.
6. To evolve a holistic model to address the issues of poverty through SHG programme.
7. To suggest ways to reorient SHG programme to be more effective instrument to reduce poverty.

Hypothesis

Keeping in mind the broad objectives mentioned above, the following hypothesis have been formulated to be tested through this work.

1. The impact of SHG programme is minimal in reducing the poverty levels among rural women.
2. The programme almost failed in improving the economic status of the women.
3. The social impact is also limited to few regions.

Need of the Present Study

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers due to inadequate attention. Overwhelming evidence is available to emphasize these rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centered development programmes can not only ensure the development of children but can also hope for the successful and sustainable implementation of programmes concerning family welfare, education, nutrition, health, environment, etc., Hence, a concept like Self-Help Groups (SHGs) is conceived to realize the untapped potential of the rural women for the rural development in general and empowerment of women in particular.

The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought through group dynamics on sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

Study Area

The study has been undertaken in Anantapur district of Andhra Pradesh which is economically one of the most backward districts of Andhra Pradesh. This region is typically a dry track and has been declared as a famine district in South India. Recurrent drought and famines have been stalking this district for the past ten decades. In Anantapur district there are 63 Mandal Samakhyas, 2, 559 Village organizations and 48 433 SHGs. In these SHGs there are 473,771 members.

Sampling Design

For a detailed study the entire district of Anantapur is selected for analysis. The district is divided into three revenue divisions viz., Anantapur,

Dharmavaram and Penukonda. In all these three divisions there are 63 revenue Mandals. There are 18941 SHGs in Anantapur division 15863 SHGs in Dharmavaram and 13629 SHGs in Penukonda division. Thus, altogether 53,470 SHGs are working in the district, (May 31st 2010).

For selecting the sample for the study, a multistage and purposive sampling technique has been adopted. In the first stage three divisions were covered. In the second stage two mandals from each Revenue Division have been selected. In third stage, from each mandal 2 Village Organizations were selected. In the fourth stage 3 SHGs were selected from each Village Organization. In the last stage 9 SHG members who have been regular and availed at least one doze of loan were selected from each SHG. Finally, altogether three divisions, six mandals, 12 Village Organizations, 36 SHGs and 324 members have been selected. Thus, the total sample for the study constitutes 324 respondents. The Table1.1 clearly depicts all such details.

Table 1.1

Total Sample Universe for the Study

Name of Revenue Division	Name of the Mandal	Name of the Village	Name of VOs	No. of SHGs	No. of Members
Anantapur	B. K. Samudram	Rotarypuram	1. Chaitanya	3	27
		Ammavaripeta	2. Maruthi	3	27
	Narpala	Golapalli	3. Venkateswara	3	27
		Kesepalli	4. Peddamaswami	3	27
Dharmavaram	Kanaganapalli	Guntapalli	5. Sri Anjaneya	3	27
		Elakuntla	6. Elakuntla	3	27
	C.K. Palli	Veldurthy	7. Saraswathi	3	27
		Basampalli	8. Vennela	3	27
Penukonda	Amadagur	Kanakantivaripalli	9. Jeevanajyothi	3	27
		JKothapalli	10. Kranthi	3	27
	Penukonda	Ammavaripalli	11. Sri Anjaneya Swamy	3	27
		Rampuram	12. Sri Lakshmi	3	27
Total	**6**	**12**	**12**	**36**	**324**

Methodology

To examine the objectives of this study, relevant data were collected from both primary and secondary sources. Field Survey was undertaken for collection of primary data. For this purpose, a pre-tested interview schedule was employed. Further, observation technique was followed to understand certain aspects of the problem. Separate questions were framed for collection of information from different categories of sample respondents. The data collected from the sample beneficiaries relating to, number bank linkages, the particulars of loans such as dates of application, sanction and disbursement as well as the amount, amount repaid outstanding and overdues if any were cross-checked with the bank records/ledgers and the latter were considered for analysis in the event of any discrepancy or variation.

Besides, secondary data regarding the growth of SHGs in India , in Andhra Pradesh and Anantapur were collected from different published records which include Reports of the Government of India, SERP, NABARD and records of DRDA Anantapur, records of selected Mandal Samakhyas, Village Organizations, Statistical Abstracts of Government of Andhra Pradesh and District Credit Plans prepared by the Lead Bank of the District viz., Syndicate Bank.

Statistical techniques used

The collected data were processed, tabulated and calculated with the help of computers. The data were analysed and discussed with the help of averages, percentages. The data were also presented with the help of appropriate bar and pie diagrams.

Chapter Scheme

The thesis has been divided into Seven Chapters.

Chapter-I : **Theoretical and Methodological Introduction of the Study:** Brief outlines on the position of rural women, problems encountered by women and theoretical and methodological frame work of the study.

Chapter-II : **Review of Literature:** Review of literature on poverty, SHGs and SHGs and poverty relationship and related research gaps.

Chapter-III : **Trends in Poverty with Special Reference to Women:** Discussion on various definitions of poverty - poverty estimates over the years. Poverty trends at national and state level.

Chapter-IV : **Status of Women SHGs in India and Andhra Pradesh:** The SHG movement in India- Andhra Pradesh-State-Anantapur District.

Chapter-V : **Profile of Study Area:** Profile of Ananatapur District – Profile of selected Village Organizations – Profile of selected SHGs and the sample respondents.

Chapter-VI : **Impact of SHGs on Poverty Reduction:** The specific impact of SHG programme on the rural women in reduction of poverty in Anantapur district - Analysis.

Chapter-VII : **Summary, Conclusion, Findings and Suggestions:**

Limitations of the Study

The present study is confined to Anantapur district, target specific as well as time specific. The secondary data was collected and presented covering 10 years of period only. Because of the time and financial constraints, the study has been confined to six Mandals, 12 Village Organizations, 36 SHGs and 324 beneficiaries. Besides, the responses given by the selected respondents to the questions framed for the study were the main basis for focusing the inferences. Despite the care and caution taken by the investigator, the respondents due to their illiteracy and ignorance might not responded properly in the sense as expected by the investigator. Therefore, the findings are subject to this reality.

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